# 

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Gary E. Ansel Melinda K. Ansel Debtors Case No. 18-14233-ref Chapter 13

TOTALS: 0, \* 1, ## 0

### **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Jul 20, 2018 Form ID: 3091 Total Noticed: 36

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018. Gary E. Ansel, Melinda K. Ansel, 1227 E Main St, Douglassville, PA 19518-9111 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, db/jdb t.r Reading, PA 19606-2265 smq +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre smg Centre Valley, PA 18034-0520 sma +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 Citibank/Sears, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034 First Commonwealth Fcu, 257 Brodhead Rd, Bethlehem, PA 18017-8938 First National Bank, PO Box 2557, Omaha, NE 68103-2557 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002 sma 14128488 14128489 14128490 14163570 Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
The Law Offices of Frederic I. Weinberg, 375 E Elm St Ste 210, 14128491 14128500 Conshohocken, PA 19428-1973 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 14162039 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jameszerillo@gmail.com Jul 21 2018 02:06:10 JAMES W. ZERILLO, Zerillo Law Offices, 937 North Hanover Street, Pottstown, PA 19464 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2018 02:06:39 sma P.O. Box 280946, Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 21 2018 02:07:28 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 21 2018 02:07:08 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: GMACFS.COM Jul 21 2018 05:53:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004 14130512 EDI: GMACFS.COM Jul 21 2018 05:53:00 EDI: GMACFS.COM Jul 21 2018 05:53:00 14128482 Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901 EDI: GMACFS.COM Jul 21 2018 05:53:00 Ally Financial, 200 Renaissance Ctr. 14128483 Detroit, MI 48243-1300 EDI: TSYS2.COM Jul 21 2018 05:53:00 14128485 Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801 14128484 EDI: TSYS2.COM Jul 21 2018 05:53:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 EDI: CAPITALONE.COM Jul 21 2018 05:53:00 Capital One, 15000 Capital One Dr, 14128487 Richmond, VA 23238-1119 14128486 EDI: CAPITALONE.COM Jul 21 2018 05:53:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 EDI: CBSKOHLS.COM Jul 21 2018 05:53:00 14128492 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120 +EDI: CBSKOHLS.COM Jul 21 2018 05:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr, 14128493 Menomonee Falls, WI 53051-7096 14128494 E-mail/Text: bk@lendingclub.com Jul 21 2018 02:07:53 Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985 +EDI: PRA.COM Jul 21 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021, 14129570 Norfolk, VA 23541-1021 EDI: SEARS.COM Jul 21 2018 05:53:00 14128495 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282 EDI: RMSC.COM Jul 21 2018 05:53:00 14128497 Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005 EDI: RMSC.COM Jul 21 2018 05:53:00 PO Box 965005, Orlando, FL 32896-5005 14128496 Syncb/lowes, EDI: RMSC.COM Jul 21 2018 05:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, 14128498 PO Box 965060, Orlando, FL 32896-5060 EDI: RMSC.COM Jul 21 2018 05:53:00 Sys 14128499 Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 14128501 EDI: TFSR.COM Jul 21 2018 05:53:00 Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026 EDI: TFSR.COM Jul 21 2018 05:53:00 Toyota 14128502 Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004 TOTAL: 22 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, aty\*

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Reading, PA 19606-2265

## Certificate of Notice Page 2 of 4

District/off: 0313-4 Page 2 of 2 Date Rcvd: Jul 20, 2018 User: Lisa Form ID: 309I Total Noticed: 36

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below: JAMES W. ZERILLO on behalf of Debtor Gary E. Ansel jameszerillo@gmail.com, G28910@notify.cincompass.com JAMES W. ZERILLO on behalf of Joint Debtor Melinda K. Ansel jameszerillo@gmail.com, G28910@notify.cincompass.com REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com USTPRegion03.PH.ECF@usdoj.gov United States Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,

ECF\_FRPA@Trustee13.com

TOTAL: 6

Case 18-14233-ref Doc 14 Filed 07/22/18 Entered 07/23/18 01:01:03 Desc Imaged

Information to identify the case:				
Debtor 1  Debtor 2	Gary E. Ansel	Social Security number or ITIN xxx-xx-0982		
	First Name Middle Name Last Name  Melinda K. Ansel	EIN Social Security number or ITIN xxx-xx-5450		
(Spouse, if filing)	First Name Middle Name Last Name kruptcy Court Eastern District of Pennsylvania	EIN		
	8–14233–ref	Date case filed for chapter 13 6/26/18		

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Gary E. Ansel	Melinda K. Ansel
2.	All other names used in the last 8 years		
3.	Address	1227 E Main St Douglassville, PA 19518–9111	1227 E Main St Douglassville, PA 19518–9111
	Debterle etterner	JAMES W. ZERILLO Zerillo Law Offices	Contact phone 610-326-9333
4.	<b>Debtor's attorney</b> Name and address	937 North Hanover Street Pottstown, PA 19464	Email: jameszerillo@gmail.com
5.	Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610–779–1313
			Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office	400 Washington Street Suite 300 Reading, PA 19601	Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 7/20/18

For more information, see page 2

# Case 18-14233-ref Doc 14 Filed 07/22/18 Entered 07/23/18 01:01:03 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Gary E. Ansel and Melinda K. Ansel

7. Meeting of creditors Location: 2901 St. Lawrence Ave, Reading, PA 19606 Debtors must attend the meeting to August 14, 2018 at 02:30 PM be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 10/13/18 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 9/4/18 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/23/18 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. This plan proposes payment to the trustee of \$600.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9. Filing of plan 9/27/18 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to 10. Creditors with a foreign extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. 12. Exempt property You may inspect that list at the bankruptcy clerk's office or online at <u>www.pacer.gov</u>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

Case number 18-14233-ref

exemptions in line 8